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January 8, 2007

Attn: Identity Theft Task Force

Federal Trade Commission/Office of the Secretary  
Room H-135 (Annex N)  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580

Dear Mr. Gonzales, Ms. Platt Majoras and Task Force Committee:

To be successful reducing or eliminating identity theft, you must focus on ***prevention*** foremost. The most important place to start is among financial institutions, including banks, credit card issuers and more. They must be held accountable for their lax application and approval processes.

In addition, retail establishments must also be responsible for checking card signatures in every credit and debit card transaction.

Anyone who handles Social Security numbers (SSNs) should have an FBI background check done, and should have to be bonded. Companies that handles SSNs, such as health insurance companies, medical offices and others, should hold some responsibility and be penalized if an employee or former employee steals SSNs and sells or uses them to commit fraud.

Controls must be much more strict. We cannot be afraid of how large corporations will react to such a request. This is in the public interest to make these changes. Many people don't have the means to undergo what's necessary to recover from an identity theft; nor should we have to pay for identity theft insurance and other products that are out there.

The crime is only happening because we're allowing it to happen. And, no SSNs should be allowed on the Internet.

Thank you for your time and for taking on this important task.

Sincerely,  
[redacted]